

### REMARKS

In view of the above, the claims that are elected for prosecution in the present application are Claims 9-14, 24-27 and 29. Claims 1-8, 15-23, 28 and 30 are cancelled without prejudice. If the Examiner has any questions regarding the above election or would like to discuss this response further, he is cordially invited to contact the undersigned so that any such questions may be promptly resolved.

#### No Disclaimers or Disavowals

Although the present communication may include alterations to the application or claims, or characterizations of claim scope or referenced art, the Applicants are not conceding in this application that previously pending claims are not patentable over the cited references. Rather, any alterations or characterizations are being made to facilitate expeditious prosecution of this application. The Applicants reserve the right to pursue at a later date any previously pending or other broader or narrower claims that capture any subject matter supported by the present disclosure, including subject matter found to be specifically disclaimed herein or by any prior prosecution. Accordingly, reviewers of this or any parent, child or related prosecution history shall not reasonably infer that the Applicants have made any disclaimers or disavowals of any subject matter supported by the present application.

#### Co-Pending Applications of Assignee

Applicant wishes to draw the Examiner's attention to the following co-pending applications of the present application's assignee.

Appl.No.	Filing Date	Attorney Docket No.	Title
10/731,038	12/09/2003	1DATA.096A	Systems and Methods for Assessing the Risk of a Financial Transaction Using Reconciliation Information
10/731,401	12/02/2003	1DATA.098A	Systems and Methods for Assessing the Risk of a Financial Transaction Using Biometric Information
10/731,212	12/09/2003	1DATA.099A	Systems and Methods for Assessing the Risk of a Financial Transaction Using Geographic-Related Information

Appl.No.	Filing Date	Attorney Docket No.	Title
10/731,540	12/09/2003	1DATA.101A	Systems and Methods for Assessing the Risk of a Financial Transaction Using Authentication Marks
11/925,629	10/26/2007	1DATA.101C1	Systems and Methods for Assessing the Risk of a Financial Transaction Using Authentication Marks
10/731,294	12/09/2003	1DATA.104A	Systems and Methods for Obtaining Payor Information at a Point of Sale
10/731,519	12/09/2003	1DATA.105A	Systems and Methods for Obtaining Biometric information at a Point of Sale
10/730,868	12/09/2003	1DATA.106A	Systems and Methods for Obtaining authentication Marks at a Point of Sale

Applicant notes that cited references, office actions, responses and notices of allowance currently exist or will exist for the above-referenced matters. Applicant also understands that the Examiner has access to sophisticated online Patent Office computing systems that provide ready access to, for example, specification and drawing publications, pending claims and complete file histories, including, for example, cited art, office actions, responses, and notices of allowance.

In the table below, Applicant has identified recent actions in these matters and Applicant respectfully requests that the Examiner review the entire file histories. While Applicant does not believe it necessary to individually list every Patent Office communication, along with Applicant's associated responses, Applicant is doing so as a courtesy. In addition, Applicant respectfully requests that the Examiner continue to review these file histories for current information about these matters.

Appl.No.	Attorney Docket No.	Document Type	Relevant Date
10/731,038	1DATA.096A	Final Office Action	12/26/2007
10/731,038	1DATA.096A	Response to Office Action of 8/17/2007	11/19/2007
10/731,038	1DATA.096A	Office Action	8/17/2007
10/731,401	1DATA.098A	Advisory Action	12/31/2007

Application No.: 10/730,859  
Filing Date: December 9, 2003

Appl.No.	Attorney Docket No.	Document Type	Relevant Date
10/731,401	1DATA.098A	Response to Final Office Action of 7/27/2007	11/27/2007
10/731,401	1DATA.098A	Final Office Action	07/27/2007
10/731,401	1DATA.098A	Response to Office Action of 1/16/2007	05/16/2007
10/731,401	1DATA.098A	Office Action	01/16/2007
10/731,540	1DATA.101A	Notice of Allowability	07/26/2007
10/731,540	1DATA.101A	Response to Office Action of 1/16/2007	5/16/2007
10/731,540	1DATA.101A	Office Action	1/16/2007
10/730,868	1DATA.106A	Response to Office Action of 7/19/2007	11/19/2007
10/730,868	1DATA.106A	Office Action	7/19/2007

However, if the Examiner cannot readily access these file histories, the Applicant would be pleased to provide any portion of any of the file histories at any time upon specific Examiner request.

Please charge any additional fees, including any fees for additional extension of time, or credit overpayment to Deposit Account No. 11-1410.

Respectfully submitted,

KNOBBE, MARTENS, OLSON & BEAR, LLP

Dated: 1/17/08

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